

Rian J. Flad

This brochure provides supplemental information about Rian J. Flad. This supplements SMB Financial Services, Inc.'s ADV Part 2 A brochure, which should have also been provided to you. Please contact us at (503) 387-3222 or info@smb.financial if you need the brochure or if you have any questions.

Additional information about Rian J. Flad is also available at the SEC's website www.adviserinfo.sec.gov.

ITEM 1 – COVER PAGE BROCHURE ADV PART 2 B

MARCH 22, 2024

INDIVIDUAL CRD# 5460659
SMB FINANCIAL SERVICES, INC.
11535 SW 67TH AVE, PORTLAND, OREGON 97223
RIAN@SMB.FINANCIAL
(503) 387-3222
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ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**Rian J. Flad**

Year Born: 1974

Educational Background:

Bachelor of Science, Business & Administration – Marylhurst University (2005)

Geography – Portland Community College/Portland State University (1996 - 1998)

Business Administration – Linn-Benton Community College/Portland Community College (1994 - 1996)

Business Administration – Oregon State University (1993 - 1994)

Business Background:

08/2011 – Present: *Investment Advisor Representative*, SMB Financial Services, Inc.

01/1996 – Present: *IT & Administrative Support*, James W. Flad, CPA, PC

11/2007 – 08/2011: *Registered Representative*, Princor Financial Services

Professional Qualifications:

Series 7, General Securities Representative Examination (2008)

Series 66, Uniform Combined State Law Examination (2009)

ITEM 3 - DISCIPLINARY INFORMATION

Rian J. Flad has no legal or disciplinary events that are material to you or a prospective client's evaluation of this advisory business.

ITEM 4 - OTHER BUSINESS ACTIVITIES

The principal business of Rian J. Flad is that of an investment advisor representative and provider of financial planning services. Rian J. Flad is also an insurance agent. Employees who are insurance agents may be paid for these services. In cases where we receive payment, there may be a conflict of interest. At all times, you are free to choose outside agents to avoid the possibility of there being a conflict of interest.

ITEM 5 - ADDITIONAL COMPENSATION

Other than work with SMB Financial Services, Inc. and any disclosures made in Items 2 and 4 above, Rian J. Flad receives no additional compensation related to outside business activities.

ITEM 6 - SUPERVISION

Rian J. Flad is not a supervising authority at SMB Financial Services, Inc. but does work closely with and is monitored by Timothy L. Porter. Mr. Porter will remain aware of and keep in compliance with the current rules and regulations put forth by each ruling regulatory authority where we conduct our business. SMB Financial Services, Inc. maintains a written compliance manual that is reviewed with employees when they are hired as well as annually. As well, our employees receive written evaluations on a regular basis.

Mr. Porter is located at 11535 SW 67th Ave, Portland, Oregon 97223 and can be reached by calling (503) 387-3222.